Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Document **₽**age 1 of 76 Fill in this information to identify your case: United States Bankruptcy Court for the: District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Identify Yourself

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name		Brandon	
		First name	First name
	Write the name that is on		
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Washington	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	with the trustee.		
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	la alcala casa a sanda dan	Middle name	Middle name
	Include your married or maiden names.		
		Last name	Last name
		First name	First name
		Middle name	Middle name
			-
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 5496	xxx - xx-
	of your Social		
	Security number or	OR	OR
	federal Individual	9 xx - xx-	9 xx - xx-
	Taxpayer Identification		
	number (ITIN)		

Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 16:08:26 Desc Main Debtor 1 Page 2 of 76 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 358 W 74th St., Apt 2E Number Number Street Street 60621 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 166:08:26 Desc Main

First Name Document Price Page 3 of 76

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Page 4 of 76 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Filed 08/05/126. Entered 08/05/126/126:08:26 Desc Main

Brando Case 16-25277

Debtor 1

Doc 1

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/16/6 Entered 08/05/16 16/16/08:26 Desc Main

Name Middle Name

Document Page 5 of 76

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to Active duty. Active duty. I am currently on active military duty in a I am currently on active military duty in a military combat zone. military combat zone. If you believe you are not required to receive a briefing about

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

counseling with the court.

credit counseling, you must file a motion for waiver of credit

counseling with the court.

Page 6 of 76 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Brandon Washington Signature of Debtor 2 Signature of Debtor 1 Executed on 8/5/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Filed 08/05/1260 Entered 08/05/126 (126:08:26 Desc Main

Brando Case 16-25277

Debtor 1

Doc 1

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 (166:08:26 Desc Main

First Name Document Plane Page 7 of 76

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angie Harb		Date	8/5/2016	
Signature of Attorney for Debtor			MM / DD / YY	ΥΥ
Angie Harb				
Printed name				
Semrad Law Firm				
Firm name				
20 S. Clark Street				
Street				
28th Floor				
Chicago	Illinois			60603
City	State			Zip Code
Contact phone			Email address _	aharb@semradlaw.com
Bar number			State	

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main

Fill in this information to identify your case:						
Debtor 1	Brandon		Washington			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	g) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	-		
Case number (If known)			(0.000)	-		

Check if this is ar
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

nformation. Fill out all of your schedules first; then complete the information on this form. If you are filing amended s rour original forms, you must fill out a new Summary and check the box at the top of this page.	schedules after you file
Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$776.00
1c. Copy line 63, Total of all property on Schedule A/B	\$776.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$27,350.00
Your total liabilities	\$27,350.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,532.98
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,357.00

Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 16:08:26 Desc Main Debtor 1 Page 9 of 76 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,163.24 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

\$0.00

\$0.00

\$0.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Washington Debtor 1 Brandon First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

Debtor 1 Brando Case 16-25277 Doc 1 First Name Middle Name	Filed 08/05/166 Entered 08/05/16 Document Place 11 of 76	് ഷം ഒ: 26 <u>Desc Main</u>
1.3Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item,	Check if this is community property (see instructions)
you have attached for Part 1. Write that number he	property identification number:all of your entries from Part 1, including any entries from Part 1	
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest you own that someone else drives. If you lease a vehicle, al 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcy No	so report it on Schedule G: Executory Contracts and Unex	
3.1 Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
3.2 Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Check if this is community property (see instructions)	

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	First Name Middle Name	Document Page 12 of 76	5	
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cl	laims or exemptions. Put ed claims on <i>Schedule D:</i>
	Model: Year:	Debtor 1 only	•	aims Secured by Property.
Wat Exar	Approximate mileage:		Orcanors who have old	iii 113 Occured by 1 Toperty.
	, approximate mileage.	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	laims or exemptions. Put
	Model:	one.		ed claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
Exa	· · · · · · · · · · · · · · · · · · ·	ner recreational vehicles, other vehicles, and access ft, fishing vessels, snowmobiles, motorcycle accessories		
Exa	mples: Boats, trailers, motors, personal watercrail No Yes Make	ft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check	Do not deduct secured cl	laims or exemptions. Put
Exa	mples: Boats, trailers, motors, personal watercraft No Yes Make Model:	ft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	ed claims on <i>Schedule D:</i>
Exa	mples: Boats, trailers, motors, personal watercrail No Yes Make	ft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule D:</i> nims Secured by Property.
Exa	Mo Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exa	Moles: Boats, trailers, motors, personal watercraft No Yes Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule D:</i> nims Secured by Property.
Exa	Mo Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exa	Mo Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
4.1	Mo Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?
4.1	Make Model: Other information: Make Model: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?
4.1	Make Model: Other information: Make Model: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
4.1	Make Model: Approximate mileage: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: nims Secured by Property. Current value of the

Debtor 1 Brando Case 16-25277 First Name Doc 1 Filed 08/05/166 Entered 08/05/16 16:08:26 Desc Main

| Documer | Page 13 of 76 | Documer |

Describe Your Personal and Household Items

D	o you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	. Household goods	and furnishings	
		iances, furniture, linens, china, kitchenware	
	l No		
늗			
⊻	Yes. Describe	used furniture	\$500.00
	7. Electronics Examples: Televisions	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
	No		
✓	Yes. Describe	phone	\$75.00
			Ψ10.00
	stamp, coi	ue Ind figurines; paintings, prints, or other artwork; books, pictures, or other art objects; In, or baseball card collections; other collections, memorabilia, collectibles	
\leq			
L	Yes. Describe		
	and kayak	orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
$ \underline{\checkmark} $			
	Yes. Describe		
		es, shotguns, ammunition, and related equipment	
	1. Clothes Examples: Everyday	clothes, furs, leather coats, designer wear, shoes, accessories	
	No		
✓	Yes. Describe	used clothing	\$200.00
	2. Jewelry Examples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
✓	No		
	Yes. Describe		
	3. Non-farm animals		
	Examples: Dogs, cats	o, viiuo, rivioco	
⊻	No		
	Yes. Describe		
		al and household items you did not already list, including any health aids you did not list	
⊻	No		
	Yes. Describe		
		ue of all of your entries from Part 3, including any entries for pages you have attached number here	\$775.00

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 (146:08:26 Desc Main

Middle Name Document Page 14 of 76

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$1.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. **✓** No Institution name: Yes 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1	Brando Case 16 First Name	-25277	Doc 1	Filed 08/05/166n Documernt	Entered 08/08 Page 15 of 76	5/116/116:08: <u>26</u>	Desc Main
20.	Nego Non-	otiable instruments in -negotiable instrumer	clude persona	al checks, cash you cannot trar	gotiable and non-negotia hiers' checks, promissory no nsfer to someone by signing	able instruments otes, and money orders.		
21.	Reti	rement or pension		ogh, 401(k), 4	03(b), thrift savings account	ts, or other pension or p	profit-sharing plans	
		No Yes. List each account separately.	Type of acco		Institution name:			
		,	Pension plan	·				
			IRA:					_
			Retirement a	account.				_
			Keogh:	account.	-			
			Additional ac	count:	-			
			Additional ad					
22.	Your Exar comp		eposits you ha	ave made so th	nat you may continue service public utilities (electric, gas, Institution name:			_
		Yes	Electric:					_
			Gas:					_
			Heating oil:					_
			Security dep	osit on rental u	unit:			
			Prepaid rent	:				
			Telephone:					
			Water:					<u> </u>
			Rented furni	ture:				
			Other:					_
23.	Ann	uities (A contract for	a periodic pay	yment of mone	ey to you, either for life or for	a number of years)		_
	Н.	No Yes	Issuer name	and description	on:			
			-					_

	First Name	Middle Name	Document Page 16 of 76		
24.		ion IRA, in an account in a 529A(b), and 529(b)(1).	qualified ABLE program, or under a qualified state	e tuition program.	
	No Institutio	n name and description. Sepa	arately file the records of any interests.11 U.S.C. § 521(c	:):	
25.	Trusts, equitable or fu		other than anything listed in line 1), and rights or p	powers	
	✓ No Yes. Describe]
26.			and other intellectual property Is from royalties and licensing agreements		
	No Yes. Describe] ———
27.		and other general intangible nits, exclusive licenses, cooperate of the co	les erative association holdings, liquor licenses, professior	nal licenses	_
	✓ No Yes. Describe				
Моі	ney or property ow	ed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to yo	ou			
	✓ No				
	Yes. Give specific in			Federal:	\$0.00
	you already file and the tax yea			State:	\$0.00
29.	Family support			Local:	\$0.00
	_	mp sum alimony, spousal supp	port, child support, maintenance, divorce settlement, pro	perty settlement	
	✓ No Yes. Give specific in	formation		Alimony:	\$0.00
	Tes. Give specific in	omaton		Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.	Other amounts someone Examples: Unpaid wages		ts, disability benefits, sick pay, vacation pay, workers' cor	npensation.	
		y benefits; unpaid loans you m		,,	
	✓ No				
	Yes. Describe				

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/16 16 16 08:26 Desc Main

Debt	tor 1	Brando Case 16 First Name	6-25277	Doc 1 Middle Name		<u>08/05/166</u> r :umhæthlt ^{me}		<u>red</u>	16/16:08: <u>26 [</u>	Desc	c Main
31.		rests in insurance particles: Health, disabi		rance; health			Ū		er's insurance		
		No Yes. Name the insur of each policy and lis			Company n	ame:			Beneficiary:	<u> </u>	Surrender or refund value:
32.	If you	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trust				oolicy, or ar	e currently entitle	ed to receive		
33.	Exar	ms against third pa mples: Accidents, em					ade a den	nand for payme	ent		
		No Yes. Describe								_	
34.	to s	er contingent and one off claims	unliquidated (claims of ev	ery nature	e, including co	unterclain	ns of the debto	r and rights		
	H	No Yes. Describe								_	
35.	✓	financial assets yo No Yes. Describe	u did not alrea	ady list							
36.		the dollar value of Part 4. Write that nu	-					-			\$1.00
Part	5:	Describe Any B	susiness-Re	elated Pro	perty Yo	u Own or H	ave an li	nterest In. Li	st any real estate	in Pa	art 1.
37.	Do y	ou own or have an	ıy legal or equ	uitable intere	est in any l	ousiness-relate	d property	!?			
		No. Go to Part 6. Yes. Go to line 38.								por Do i	rent value of the tion you own? not deduct secured claims xemptions
38.	_	ounts receivable or No	commissions	s you alread	y earned						
	_	Yes. Describe								_	
39.	Exar				odems, prir	nters, copiers, fa	x machine	s, rugs, telephon	es, desks, chairs, electro	nic de	vices
		No Yes. Describe								_	

		First Name		Doc 1	Documetne 1	<u>Sn Entered</u> 02/05/n Page 18 of 76	16 /16 08: <u>26 D</u>	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tool	s of your trade			
	✓	No							
		Yes. Describe							
41.	Inve	entory							
	✓	No							
	□	Yes. Describe							
42.	Inte	rests in partnershi	ps or joint ve	entures					
	✓								
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							_
								_	_
									_
43. C	Custo	omer lists, mailing	lists, or othe	r compilatio	ns				
	$ \overline{\mathbf{A}} $								
		Yes. Do your lists inc	clude personal	lly identifiable	information (as defined in	n 11 U.S.C. § 101(41A))?			
		☐ No							
		Yes. Descri	ibe						_
		_							
44.	Any	business-related p	roperty you o	did not alrea	dy list				
	✓	No							
	_	Yes. Give specific							
		information							_
									_
									_
									_
			-			es for pages you have attac			
Part	6:	Describe Any F	arm- and (interest in farm	Commerci mland, list it in	al Fishing-Related Part 1.	Property You Own or I	Have an Interest In).	
46.	Do	you own or have a	ny legal or eq	uitable inter	rest in any farm- or com	mercial fishing-related prop	perty?		
		No. Go to Part 7.						Current value of the	e
	Ħ	Yes. Go to line 47.						portion you own?	7
								Do not deduct secure claims	J
								or exemptions	
47.		m animals	.lt	l <i>t</i> :l-					
	⊏xaı	mples: Livestock, pou	uπry, rarm-raise	ed tish					
	\checkmark	No							
		Yes. Describe							

Deb	otor 1 Brando Case 16-25277 Doc 1 First Name Middle Name	L Filed 08/05/166 Document	<u>Entered</u> 0&/05/16 /1.6:08: <u>26</u> Page 19 of 76	Desc Main			
48.	Crops-either growing or harvested	Document	1 age 13 01 70				
	✓ No						
	Yes. Describe			<u> </u>			
49.	Farm and fishing equipment, implements, ma	achinery, fixtures, and tool	s of trade				
	✓ No						
	Yes. Describe						
50.	Farm and fishing supplies, chemicals, and fee	ed					
	✓ No						
	Yes. Describe						
51.	Any farm- and commercial fishing-related pro	perty you did not already I	ist				
	✓ No						
	Yes. Describe						
	dd the dollar value of all of your entries from P art 6. Write that number here						
IOI F	art o. Write that humber here						
Part	7: Describe All Property You Own or	Have an Interest in T	hat You Did Not List Above				
53.							
	Examples: Season tickets, country club membership						
	✓ No						
	Yes. Give specific information						
54. A	dd the dollar value of all of your entries from P	art 7. Write that number he	re				
	<u> </u>						
Part	8: List the Totals of Each Part of this	s Form					
55. F	Part 1: Total real estate, line 2		>				
56 •	part 2 total vehicles line 5						
1	56. part 2 total vehicles, line 5 57.Part 3: Total personal and household items, line 15 \$775.00						
	Part 4: Total financial assets, line 36	\$775.00 \$1.00					
59. F	59. Part 5: Total business-related property, line 45						
60. F	Part 6: Total farm- and fishing-related property	, line 52					
61. F	Part 7: Total other property not listed, line 54						
62. 7	Total personal property. Add lines 56 through 61.	\$776.00		+ \$776.00			
		φι 10.00	Copy personal property t				
				\$776.00			
63. T	Total of all property on Schedule A/B. Add line 55	5 + line 62					

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Washington Debtor 1 Brandon First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1.00 description: cash on hand **V** \$1.00 I ine from 100% of fair market value, up to any Schedule A/B: applicable statutory limit Brief 735 ILCS 5/12-1001(b) \$500.00 description: used furniture \$500.00 Line from 100% of fair market value, up to any Schedule A/B: 06 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 (166:08:26 Desc Main

First Name Docume 11 Page 21 of 76

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$75.00 **✓** description: phone \$75.00 Line from 100% of fair market value, up to any Schedule A/B: 07 applicable statutory limit 735 ILCS 5/12-1001(a) Brief \$200.00 \checkmark used clothing description: \$200.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Debtor 1 Brandon Washington First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column A Column B Column C

Amount of claim

Do not deduct the

value of collateral.

Value of collateral

that supports

this claim

Unsecured

portion If any

each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much

as possible, list the claims in alphabetical order according to the creditor's name.

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Debtor 1 Brandon Washington First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Brando Case 16-25277 Doc 1 Debtor 1 Documernt Page 24 of 76 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 City of Chicago Parking \$1,854.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaŠalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City Zip Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify parking tickets Is the claim subject to offset? **✓** No Yes CMRE. 877-572-7555 \$85.00 4160 Last 4 digits of account number ____ Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE When was the debt incurred? 1/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BREA** 92821 California Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt V Collection; Collecting for ORIGINAL Is the claim subject to offset? CREDITOR: MEDIČAL PAYMENT **✓** No Other. Specify | Yes ComEd \$533.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace Illinois 60181 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify light bill Is the claim subject to offset? **✓** No

Yes

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 16608:26 Desc Main First Name Document Page 25 of 76

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
4.4	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name 245 Main St Number Street	Last 4 digits of account number 53N1 When was the debt incurred? 10/1/2014	\$1,282.00
		As of the date you file, the claim is: Check all that apply. Contingent	
	Scranton Pennsylvania 18519 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only	Unliquidated Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	Other. Specify CREDITOR: MEA-SULLIVAN	
4.5	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name 245 Main St Number Street	Last 4 digits of account number 09N1 When was the debt incurred? 10/1/2014	\$524.00
	Scranton Pennsylvania 18519 City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ✓ Yes	Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: MEA-INGALLS	
4.6	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name 245 Main St	Last 4 digits of account number 32N1	\$517.00
	Number Street	When was the debt incurred? 10/1/2014	
	Scranton Pennsylvania 18519	As of the date you file, the claim is: Check all that apply. Contingent	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	Other. Specify CREDITOR: MEA-INGALLS	

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 Asis 38:26 Desc Main
First Name Docume The Page 26 of 76

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Brando Case 16-25277
First Name

	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name 245 Main St Number Street Scranton Pennsylvania 18519 City State Zip Code Who incurred the debt? Check one.	Last 4 digits of account number 35N1 When was the debt incurred? 10/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$346.00
	 ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes 	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: MEA-INGALLS	
4.8	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$888.00
4.9	CREDIT CNTRL Nonpriority Creditor's Name 5757 PHANTOM DR. SUITE 330 Number Street HAZELWOOD Montana 63042 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Last 4 digits of account number1851 When was the debt incurred?6/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$489.00
	☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL Other. Specify CREDITOR: MEDICAL	

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/16 (166:08:26 Desc Main First Name Document Page 27 of 76

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Debtor 1 Brando Case 16-25277
First Name

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.10	ILLINOIS COLLECTION SE	Local Adicides of account number 2004	\$1.111.00
	Nonpriority Creditor's Name	Last 4 digits of account number 0994	Ψ1,11100
	8231 185TH ST STE 100 Number Street	When was the debt incurred? 1/1/2012	
		As of the date you file, the claim is: Check all that apply.	
	TINLEY PARK Illinois 60487	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL	
	✓ No	CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	Yes		
4.11	ILLINOIS COLLECTION SE	Last 4 digits of account number 4473	\$1,083.00
	Nonpriority Creditor's Name 8231 185TH ST STE 100	<u></u>	
	Number Street	When was the debt incurred? 12/1/2011	
		As of the date you file, the claim is: Check all that apply.	
	TINLEY PARK Illinois 60487	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	<u>✓</u> No	Other. Specify DATA	
	Yes	· · · · ·	
4.12	ILLINOIS COLLECTION SE	Last 4 digits of account number 8374	\$685.00
	Nonpriority Creditor's Name 8231 185TH ST STE 100	When was the debt incurred? 2/1/2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	TINLEY PARK Illinois 60487	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	☐ Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	
	✓ No	Other. Specify DATA	
	☐ Yes		

Doc 1 Filed 08/05/166 Entered 08/05/166 16:08:26 Desc Main Brando Case 16-25277 Debtor 1

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Page 28 of 76 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 MERCHANTS CR \$1,062.00 Last 4 digits of account number 1763 Nonpriority Creditor's Name 223 W JAĆKSON ST SUITE 900 When was the debt incurred? 5/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60606 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL CREDITOR: MEDICAL **✓** Is the claim subject to offset? Other. Specify **✓** No Yes 4.14 MERCHANTS CR \$798.00 Last 4 digits of account number 2435 Nonpriority Creditor's Name 223 W JAĆKSON ST SUITE 900 4/1/2011 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60606 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL Is the claim subject to offset? **✓** Other. Specify CREDITOR: MEDICAL **✓** No ☐ Yes MERCHANTS CREDIT GUIDE 4.15 \$7,832.00 Last 4 digits of account number 2441 Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 When was the debt incurred? 4/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only

✓ No

Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Student loans

Other. Specify

V

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL

CREDITOR: MEDICAL PAYMENT

DATA

that you did not report as priority claims

Debtor 1 Brando Case 16-25277
First Name

	After listing any entries on this page, number them beginning w	ith 4.5. followed by 4.6. and so forth.	Total claim
4.16	MERCHANTS CREDIT GUIDE	•	\$1,216.00
7.10	Nonpriority Creditor's Name	Last 4 digits of account number3437	Φ1,≥10.00
	223 W JACKSON BLVD #700 Number Street	When was the debt incurred? 4/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60606 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	7,	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for ORIGINAL	
	No	CREDITOR: MEDICAL PAYMENT	
	=	Other. Specify DATA	
	Yes		
4.17	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name	Last 4 digits of account number0573	\$900.00
	223 W JACKSON BLVD # 700	When was the debt incurred? 12/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60606	=	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	✓ No	Other. Specify DATA	
	Yes		
4.18	MERCHANTS CREDIT GUIDE	Last 4 digits of account number 0560	\$837.00
	Nonpriority Creditor's Name 223 W JACKSON BLVD # 700		
	Number Street	When was the debt incurred? <u>12/1/2013</u>	
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60606	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for ORIGINAL	
	✓ No	Other. Specify DATA CREDITOR: MEDICAL PAYMENT DATA	
	Yes	Outon Options	

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 (166:08:26 Desc Main
First Name Middle Name Document Page 30 of 76

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.19	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street	Last 4 digits of account number 0563 When was the debt incurred? 12/1/2013 As of the date you file, the claim is: Check all that apply.	\$740.00
	Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
4.20	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street	Last 4 digits of account number0584 When was the debt incurred?12/1/2013 As of the date you file, the claim is: Check all that apply.	\$654.00
	Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
4.21	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street	Last 4 digits of account number0569 When was the debt incurred?12/1/2013 As of the date you file, the claim is: Check all that apply. Contingent	\$638.00
	Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/16 (166:08:26 Desc Main First Name Document Page 31 of 76

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Debtor 1 Brando Case 16-25277
First Name

	After listing any entries on this page, number them beginning w	rith 4.5. followed by 4.6. and so forth.	Total claim
4.22	MERCHANTS CREDIT GUIDE	•	\$574.00
1	Nonpriority Creditor's Name	Last 4 digits of account number0773	ψο/ 4.00
	223 W JACKSON BLVD #700 Number Street	When was the debt incurred? 1/1/2013	
	Trained Street	As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60606	Contingent	
	ChicagoIllinois60606CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL	
	✓ No	CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	Yes	· · ·	
4.23	MERCHANTS CREDIT GUIDE	Last 4 digits of account number 0281	\$574.00
	Nonpriority Creditor's Name 223 W JACKSON BLVD # 700	When was the debt incurred? 1/1/2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60606	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for ORIGINAL	
	✓ No	CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	Yes	Britis	
4.24	MERCHANTS CREDIT GUIDE	Last 4 digits of account number 0283	\$574.00
	Nonpriority Creditor's Name 223 W JACKSON BLVD # 700	When was the debt incurred? 1/1/2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60606	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	✓ No	CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
	Yes		

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 166:08:26 Desc Main First Name Docume 18 Page 32 of 76

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
4.25	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD # 700	Last 4 digits of account number 3089 When was the debt incurred? 2/1/2013	\$574.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
4.26	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD #700 Number Street	Last 4 digits of account number 2614 When was the debt incurred? 4/1/2013	\$574.00
	Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim relates to a community debt Is the claim subject to offset? No	Debts to pension or profit-sharing plans, and other similar debts O01 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	
4.27	Yes MERCHANTS CREDIT GUIDE	Last 4 digits of account number 5101	\$121.00
	Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 Number Street	When was the debt incurred? 8/1/2014	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois 60606 City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT Other. Specify DATA	

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 16:08:26 Desc Main First Name Document Page 33 of 76

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.	
MERCHANTS CREDIT GUIDE	Last 4 digits of account number	\$50.00
STELLAR RECOVERY INC	Last 4 digits of account number 5941 When was the debt incurred? 3/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CREDITOR: COMCAST	\$235.00

Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 166 08:26 Desc Main
First Name Documer Page 34 of 76

List Others to Be Notified About a Debt That You Already Listed Debtor 1 Brando Case 16-25277
First Name

collection agency agency here. Simil	is trying to collect arly, if you have mo	from you for a debt pre than one creditor	at your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection or for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you obts in Parts 1 or 2, do not fill out or submit this page.
HARRIS & HARRIS LTD Name			On which entry in Part 1 or Part 2 did you list the original creditor?
111 W JACKSON I	BLVD S-400		Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
CHICAGO	Illinois	60604	Last 4 digits of account number
City	State	Zip Code	<u>—</u>

Doc 1 Filed 08/05/136 Entered 08/05/146 146:08:26 Desc Main

\$27,350.00

6j.

Debtor 1 Page 35 of 76

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here.

6j. Total. Add lines 6f through 6i.

Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Case 16-25277 Desc Main Fill in this information to identify your case: Debtor 1 Brandon Washington First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Ses. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease			State what the contract or lease is for
2.1	2.1 Unknown Last Name, Jerry Name 358 W 74th St #2E			Other, Other, 1 year residential lease
	Number	Street		
	Chicago	Illinois	60621	
	City	State	Zip Code	

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Debtor 1 Brandon Washington First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

12/15

 \square Nο Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Yes. In which community state or territory did you live? ____ _____ Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street Citv State Zip Code 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Washington Debtor 1 Brandon First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation Fueler information about additional employers. **BBA Aviation** Employer's name Include part time, seasonal, **Employer's address** 201 South Orange Avenue Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. Florida 32801 Orlando Zip Code Zip Code City State 1 year 7 months How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse	
2.	\$2,122.68		
3.	+ \$0.00		
4.	\$2,122.68		

Debtor 1 Brando Case 16-25277 Filed 08/05/166 Entered 08/05/166 16:08:26 Doc 1 First Name Middle Name Documentame Page 39 of 76 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here \$2,122.68 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$530.90 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. \$58.80 5a. Union dues 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$589.70 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,532.98 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 8c settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 Specify: 8g. 8a. Pension or retirement income \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 9. **Add all other income** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,532.98 \$1,532.98 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,532.98 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Debtor 1 Brandon Washington First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age No. Child 1 year ✓ Yes. 3. Do your expenses include **✓** No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$625.00 any rent for the ground or lot. 4. 4 If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b. 4c. Home maintenance, repair, and upkeep expenses \$0.00 4c.

\$0.00

4d.

4d. Homeowner's association or condominium dues

Filed 08/05/166 Entered 08/05/16 16:08:26 Desc Main Document Page 41 of 76 Debtor 1 Brando Case 16-25277
First Name Doc 1

Document Page 41 of 70		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$75.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$400.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$27.00
10. Personal care products and services	10.	\$20.00
11. Medical and dental expenses	11.	\$5.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$85.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$70.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

	Brando Case 16-25277 First Name	Doc 1	Filed 08/05/166 Documenter	<u>Entered</u> 08/05/1	6/146;08: <u>26 Desc</u>	Main
21. Other.	Specify:		Document	Page 42 of 76	21	\$0.00
	ate your monthly expenses.					\$1,357.00
22a. Ad	dd lines 4 through 21.					\$0.00
22b. Co	opy line 22 (monthly expenses fo	or Debtor 2), if ar	ny, from Official Form 106.	J-2		\$1,357.00
22c. Ac	dd line 22a and 22b. The result is	your monthly ex	xpenses.		22.	
23. Calcula	ate your monthly net income.					
23a. Co	opy line 12 (your combined mont	hly income) fron	n Schedule I.		23a	\$1,532.98
23b. Co	ppy your monthly expenses from l	line 22 above.			23b	\$1,357.00
	ubtract your monthly expenses from the result is your monthly net income		income.		23c	<u>\$175.98</u>
24. Do yo	u expect an increase or decre	ase in your exp	penses within the year a	fter you file this form?		
	cample, do you expect to finish pa age payment to increase or deci	, , ,	•			
✓ N	0					
Ye	es					
	Explain here:					

page 3

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Debtor 1 Brandon Washington First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

MM/DD/YYYY

/s/ Brandon Washington

MM/DD/YYYY

Signature of Debtor 1

Date 8/5/2016

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Fill in this information to identify your case: Brandon Debtor 1 Washington First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? **✓** No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. **Dates Debtor 1 lived** Debtor 1: Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 From ____ Number Street Number Street City City State Zip Code State Zip Code Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To City State Zip Code City State Zip Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

N P

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Deb	for 1 Brando Case 16-25277 Do		<u>a6∘ Entered</u>	116/116:08: <u>26 Desc</u>	c Main
Part	2: Explain the Sources of Your In		rage 43 01 70		
4.	Did you have any income from employment Fill in the total amount of income you received activities. If you are filing a joint case and you have the No Yes. Fill in the details.	nt or from operating a busin from all jobs and all businesse	es, including part-time		,
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$13650.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$18000.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2014) YYYYY	Wages, commissions, bonuses, tips Operating a business	\$16000.00	Wages, commissions, bonuses, tips Operating a business	
 	Did you receive any other income during the nclude income regardless of whether that income penefit payments; pensions; rental income; integrand you have income that you received togethe	me is taxable. Examples of oth rest; dividends; money collected	er income are alimony; child su ed from lawsuits; royalties; and		
İ	List each source and the gross income from ea	ch source separately. Do not in	nclude income that you listed in	n line 4.	
	No Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		link	\$704.00		

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	link	\$704.00		
For last calendar year: (January 1 to December 31, 2015) YYYY	link	\$2,112.00		
For the calendar year before that: (January 1 to December 31, 2014) YYYY	link	\$2,112.00		

Filed 08/05/166 Entered 08/05/16 /16:08:26 Desc Main Documente Page 46 of 76 Debtor 1 Brando Case 16-25277
First Name Doc 1

Part 3	List Certain	Payment	s You Made Be	fore You Filed for B	Bankruptcy		
6. A	re either Debtor 1	's or Debto	r 2's debts primari	ly consumer debts?			
			Debtor 2 has prim r household purpose	=	onsumer debts are defined in	11 U.S.C. § 101(8) as "incurr	ed by an individual primarily
	During the	90 days befo	ore you filed for bank	cruptcy, did you pay any cre	ditor a total of \$6,425* or more	?	
	No. G	io to line 7.					
	Yes.	total amount	you paid that credit	or. Do not include payment	or more in one or more paymes for domestic support obligat an attorney for this bankruptcy	ions, such as	
	* Subject to	o adjustment	on 4/01/19 and ever	ry 3 years after that for case	es filed on or after the date of a	idjustment.	
	Yes. Debtor 1	or Debtor 2	or both have prim	arily consumer debts.			
	During the	90 days befo	ore you filed for bank	cruptcy, did you pay any cre	ditor a total of \$600 or more?		
	✓ No. G	io to line 7.					
	_	that creditor	Do not include pay		more and the total amount you t obligations, such as child su s bankruptcy case.		
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Creditor's Nam						☐ Mortgage ☐ Car ☐ Credit card
	-						Loan repayment
	City	State	Zip Code				Suppliers or vendors
	- ,		,				Other
	Creditor's Nam	ne	-				Mortgage Car
	Number Street	t					Credit card
							Loan repayment
	City	State	Zip Code				Suppliers or vendors
	•		·				Other
	Creditor's Nam	ne					Mortgage Car
	Number Street	t					Credit card
							Loan repayment
	City	State	Zip Code				Suppliers or vendors
	Oity	Olale	ZIP OUUC				Other

Filed 08/05/166 Entered 08/05/166 16:08:26 Desc Main Brando Case 16-25277 Doc 1 Debtor 1 Page 47 of 76 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

Debtor 1 Brando Case 16-25277
First Name Doc 1

Page 48 of 76 Documetht me

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

Lis						-				? ustody modifications, and contract
] N									
			•	Nat	ture of the o	case	Court or a	gency		Status of the case
		Case title								Pending
							Court Nam	е		On appeal
		Case number					Number Str	reet		Concluded
							City	State	Zip Code	
		Case title								Pending
		Cooperumber					Court Nam	е		On appeal
		Case number					Number Str	eet		Concluded
							City	State	Zip Code	
		Creditor's Name			Descr	ribe the prope	rty		Date	Value of the property
					Expla	in what happe	ned			
		Number Street								
					_	roperty was rep roperty was fore				
						roperty was gar				
		City	State	Zip Code		roperty was atta		or levied.		
					Desci	ribe the prope	rty		Date	Value of the property
		Creditor's Name			_					
		Number Street			Expla	in what happe	ned			
		. Isiniboi Otioot			ПР	roperty was rep	ossessed.			
					- <u></u>	roperty was fore	eclosed.			
		City	Ctoto	7in C1-		roperty was gai		ar louised		
		City	State	Zip Code	L_P	roperty was atta	acnea, seized, c	or ievied.		

Deb	tor 1		<u>d 08/05/166 Entered</u> 08/05/166/166:08 ocument Page 49 of 76	3: <u>26 Desc l</u>	<u>Main</u>
11.			creditor, including a bank or financial institution, set	off any amounts fr	om your
		Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		O'. 7'-0-1-			
		City State Zip Code			
12.		iin 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	f your property in the possession of an assignee for t	he benefit of credi	tors, a court-appointed
	V	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wit	thin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 pe	r person?	
	✓	No			
		Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		Number Street			
		City State Zip Code			
		Person's relationship to you			
		Person to Whom You Gave the Gift			
		N. al. a. Orași			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

	First Name Middle Na	™ Document Page 50 of 76		
4. W	ithin 2 years before you filed for bankrup	tcy, did you give any gifts or contributions with a total value of	more than \$600 to	any charity?
V	No			
Ľ	Yes. Fill in the details for each gift or conti	ibution		
			Detection	Value
	Gifts with a total value of more than \$ per person	Describe the gifts	Dates you gave the gifts	Value
	2			
	Charity's Name			
	Number Street			
	City State Zip C	Code		
art 6:	List Certain Losses			
		y or since you filed for bankruptcy, did you lose anything beca	use of theft, fire, ot	her disaster, or
ga	mbling?			
	1 No			
Ě	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	·	loss	lost
		Include the amount that insurance has paid. List		
		pending insurance claims on line 33 of Schedule A/B:		
		Property.		
				-
se	ithin 1 year before you filed for bankrupto eking bankruptcy or preparing a bankrup	ry, did you or anyone else acting on your behalf pay or transfer to petition?		one you consulted abo
6. W	ithin 1 year before you filed for bankrupto eking bankruptcy or preparing a bankrup	y, did you or anyone else acting on your behalf pay or transfer		one you consulted abo
6. W	ithin 1 year before you filed for bankrupto eking bankruptcy or preparing a bankrup clude any attorneys, bankruptcy petition preparation	ry, did you or anyone else acting on your behalf pay or transfer to petition?	d Date payment or transfer was	one you consulted abou
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptclude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	cy, did you or anyone else acting on your behalf pay or transfer to petition? Arers, or credit counseling agencies for services required in your bank Description and value of any property transferred	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankrupclude any attorneys, bankruptcy petition preparation of the control of the	ry, did you or anyone else acting on your behalf pay or transfer to petition? Irers, or credit counseling agencies for services required in your bank	d Date payment or transfer was	
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptclude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	cy, did you or anyone else acting on your behalf pay or transfer to petition? Arers, or credit counseling agencies for services required in your bank Description and value of any property transferred	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankrupclude any attorneys, bankruptcy petition preparation of the control of the	cy, did you or anyone else acting on your behalf pay or transfer to petition? Arers, or credit counseling agencies for services required in your bank Description and value of any property transferred	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankrup clude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor	cy, did you or anyone else acting on your behalf pay or transfer to petition? Arers, or credit counseling agencies for services required in your bank Description and value of any property transferred	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankrupclude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street	y, did you or anyone else acting on your behalf pay or transfer to petition? arers, or credit counseling agencies for services required in your bank Description and value of any property transferred Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
S. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankrupclude any attorneys, bankruptcy petition preparation of the prep	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankrupclude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankrupclude any attorneys, bankruptcy petition preparation of the prep	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptcude any attorneys, bankruptcy petition prepared and the pr	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptcude any attorneys, bankruptcy petition prepared and a storneys, bankruptcy petition prepared and a storneys, bankruptcy petition prepared and a storneys and a sto	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptcude any attorneys, bankruptcy petition prepared in the details. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street Chicago Illinois 6060 City State Zip Common Street Email or website address Person Who Made the Payment, if Not You	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptcude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street Chicago Illinois 606 City State Zip Common Street Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptcude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street Chicago Illinois 606 City State Zip Common Street Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment
6. W	ithin 1 year before you filed for bankruptoeking bankruptcy or preparing a bankruptcude any attorneys, bankruptcy petition prepared any attorneys. Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street Chicago Illinois 606 City State Zip Commendation and any attorneys and attorneys and attorneys and attorneys and attorneys any attorneys and attor	Attorney's Fee - 350.00 Attorney's Fee - 350.00	d Date payment or transfer was made	Amount of payment

Debtor 1 Brando Case 16-25277 Doc 1 Filed 08/05/166 Entered 08/05/166 186:08:26 Desc Main

Deb	tor 1	Brando Case 16-25277 First Name	Doc 1 File	ed 08/05/166n ocument	Entered 08/05 Page 51 of 76	6/16 /16:08	3: <u>26 Desc</u>	<u>Main</u>	
17.	you o	nin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer t	ake payments to you	ur creditors?	ng on your behalf pay o	or transfer any	property to anyo	ne who	promised to help
	씀	No Yes. Fill in the details.							
	_			Description and	value of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business or ide both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as securit	ry (such as the gran	ting of a security interest	or mortgage or	n your property). Do	o not incl	lude gifts and
				Description and property transfe		Describe any received or deschange	property or paym lebts paid in	ents	Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for se are often called asset-protection		transfer any prop	erty to a self-settled tru	ıst or similar d	levice of which yo	u are a	beneficiary?
	✓	No Yes. Fill in the details.							
				Description and	d value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Brando Case 16-25277
First Name <u>Filed 08/05/166 Entered </u>08/05/16 /16:08:26 <u>Desc Main</u> Docume Page 52 of 76 Doc 1

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	Within 1 year before you filed for bankruptc or transferred? Include checking, savings, money market, or oth cooperatives, associations, and other financial in	er financial accounts; certificates of deposit			
	✓ No ☐ Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Person Who Was Paid	XXXX-	Checking Savings		
	Number Street		☐ Money market☐ Brokerage☐ Other		
	City State Zip Co	de	_		
	Person Who Was Paid	XXXX-	Checking Savings		
	Number Street		Money market Brokerage		
			Other		
21.	Do you now have, or did you have within 1 y valuables? No Yes. Fill in the details.	Who else had access to it?	Describe the conte		Do you still have it?
	Name of Financial Institution	Name			No
	Number Street	Number Street			Yes
			Code		
22	City State Zip Code Have you stored property in a storage unit of		roor before you filed for benkryin	tov2	
.z.	No Yes. Fill in the details.	n place other than your nome within 1 y	ear before you filed for ballkrup	icy :	
		Who else had access to it?	Describe the conte	ents	Do you still have it?
	Name of Storage Facility	Name			□ No
	Number Street	Number Street			Yes
	City State Zip Code	<u></u>	Code		
	Oity State ZIP Code	•			

Debto		Brando Case 16-25277 Doc 1 First Name Middle Name	Filed 08/05/166 Entered 08/4 Document Page 53 of 76		n
Part 9		Identify Property You Hold or Control			
23. I	_		ne else owns? Include any property you born	rowed from, are storing for, or hold in tru	st for someone.
ļ	싁	No Yes. Fill in the details.			
	_		Where is the property?	Describe the contents	Value
		Owner's Name	Number Street		
		Owners name	Number Street		
		Number Street			
			City State Zip Code		
		City State Zip Code			
Part 1	0:	Give Details About Environmental I	nformation		
		urpose of Part 10, the following definitions apply:			
			al statute or regulation concerning pollution, conta	amination releases of	
_	ha	•	into the air, land, soil, surface water, groundwate		
•		ite means any location, facility, or property as defired to own, operate, or utilize it, including disp	ned under any environmental law, whether you novosal sites.	w own, operate, or utilize it	
	H	lazardous material means anything an environme	ntal law defines as a hazardous waste, hazardous	substance,	
	to	xic substance, hazardous material, pollutant, con	taminant, or similar term.		
Repo	rt al	I notices, releases, and proceedings that you kno	w about, regardless of when they occurred.		
24. I	Has	any governmental unit notified you that you	may be liable or potentially liable under or in	n violation of an environmental law?	
ı		No			
į		Yes. Fill in the details.			
			Governmental unit	Environmental law, if you know it	Date of notice
		Name of site	Governmental unit		
		Number Street	Number Street		
			City State Zip Code		
		City State Zip Code			
25. I	Hav	e you notified any governmental unit of any	release of hazardous material?		
ļ	4	No Yes. Fill in the details.			
	_	res. I ill ill the details.	Governmental unit	Environmental law, if you know it	Date of
					notice
		Name of site	Governmental unit		
		Number Street	Number Street		
			City State Zip Code		
			Only State Zip Gode		

Debt	or 1	Brando Case 16 First Name	-25277	Doc 1 Middle Name	Filed 08/05/126n Documetritime	Entered 08/0 Page 54 of 76)5/116/116i/	08: <u>26 </u>	<u>Desc Mai</u>	<u>1</u>
26.	Hav	e you been a party i	n any judicia	ıl or administra	ative proceeding under	any environmental la	aw? Include s	ettlements a	nd orders.	
		No Yes. Fill in the details	3.							
					Court or agency		Nature of the	he case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			Number Street					Concluded
					City State	Zip Code				
Part	11:	Give Details Ab	out Your E	Business or	Connections to A	ny Business				
27.	With	nin 4 years before yo	ou filed for b	ankruptcy, did	you own a business o	r have any of the follo	wing connec	tions to any l	business?	
		A member of a l A partner in a pa An officer, direct An owner of at le No. None of the above	imited liability artnership or, or managi east 5% of the e applies. Go	company (LLC ng executive of e voting or equit to Part 12.	y securities of a corporati	on	art-time			
	Ш	Yes. Check all that ap	ppiy above an	a fiii in the detail	Is below for each business Describe the na	s. ature of the business	E	mployer Ider	ntification nur	nber Do not
							ir	nclude Social	Security num	
		Business Name					E	IN:		
		Number Street			Name of accou	ıntant or bookkeeper		ates busines	s existed	
		City	State	Zip Code	_	<u> </u>		rom	To	
					Describe the na	ature of the business			ntification nur Security num	
		Business Name			_		E	IN:		
		Number Street			Name of accou	Intant or bookkeeper	_	ates busines	s existed	
		City	State	Zip Code			F	rom	To	_
					Describe the na	ature of the business			ntification nur Security num	
		Business Name					E	IN:		
		Number Street						ates busines	s existed	
		City	State	Zip Code	Name of accou	intant or bookkeeper		rom	То	
		Oity	Sidie	Zip Oude						

Debtor 1		<u>08/05/166° Entered</u> 08/05/166′£ cument Page 55 of 76	k6i:08: <u>26 Desc Main</u>
	thin 2 years before you filed for bankruptcy, did you gi ditors, or other parties.	J	business? Include all financial institutions,
	Yes. Fill in the details below.		
		Date issued	
	Name	MM/DD/YYYY	
	Number Street		
	City State Zip Code		
Part 12:	Sign Below		
and	ve read the answers on this Statement of Financial Aff correct. I understand that making a false statement, c kruptcy case can result in fines up to \$250,000, or impri /s/ Brandon Washington	oncealing property, or obtaining money or pro	operty by fraud in connection with a
	Signature of Debtor 1	Signature of Deb	otor 2
	Date 8/5/2016	Date	
✓	you attach additional pages to Your Statement of Fina No Yes you pay or agree to pay someone who is not an attorn		otcy (Official Form 107)?
	No		
	Yes. Name of person		okruptcy Petition Preparer's Notice, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

Case 16-25277 Doc 1 Filed 08/05/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 08/05/16 16:08:26 Desc Main Page 57 of 76

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

<u> </u>	<u> </u>	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Document Page 62 of 76

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

BU

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:

Blander Uniff

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Document Page 66 of 76

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Brandon Washington	n	Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE O	F COMPENSATION	OF ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) an compensation paid to me within o rendered or to be rendered on bel	ne year before the filing of the p	petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed	to accept		\$4,000.00
	Prior to the filing of this statemen	t I have received		\$350.00
	Balance Due			\$3,650.00
2.	The source of the compensation p	paid to me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation p	paid to me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the members and associates of r	e above-disclosed compensatio ny law firm.	n with any other person unless th	ney are
		/ law firm. A copy of the agreer	th a other person or persons who ment, together with a list of the n	
5.	In return for the above-disclosed a. Analysis of the debtor's final bankruptcy;	-	gal service for all aspects of the badvice to the debtor in determinin	· · ·
	b. Preparation and filing of ar	ny petition, schedules, statemer	nts of affairs and plan which may	be required;
	c. Representation of the debt	or at the meeting of creditors ar	nd confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debt	or in adversary proceedings an	nd other contested bankruptcy ma	itters;
6.	By agreement with the debtor(s),	the above-disclosed fee does n	ot include the following services:	
		CERTIFICA	TION	
	certify that the foregoing is a com debtor(s) in this bankruptcy proceed		ent or arrangement for payment	to me for representation of
	8/5/2016		/s/ Angie Harb	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Washington, Brandon	Case No.
	Debtor(s)	
		Chapter. Chapter13
	VERIFICA ⁻	ION OF CREDITOR MATRIX
	The above named Debtors hereby verify that t	e attached list of creditors is true and correct to the best of their knowledge
Date:	8/5/2016	/s/ Washington, Brandon
		Washington, Brandon
		Signature of Debtor

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

COMMONWEALTH FINANCIAL 245 Main St Scranton , PA 18519 USA

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487 USA

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487 USA

MERCHANTS CR 223 W JACKSON ST SUITE 900 CHICAGO , IL 60606 USA

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

MERCHANTS CR 223 W JACKSON ST SUITE 900 CHICAGO , IL 60606 USA

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

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MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

COMMONWEALTH FINANCIAL 245 Main St Scranton , PA 18519 USA

COMMONWEALTH FINANCIAL 245 Main St Scranton , PA 18519 USA

CREDIT CNTRL 5757 PHANTOM DR. SUITE 330 HAZELWOOD , MT 63042 USA

COMMONWEALTH FINANCIAL 245 Main St Scranton , PA 18519 USA

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216 USA MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA , CA 92821 USA

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago , IL 60606 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 USA

Debtor 1 Brandon First Name		8/05/16 Entered 08 ଫୁଲ୍ମ୍ଫ୍ରୁଟର Page 72 ୦୩୩	/05/16 16:08:26	Desc Main
	Middle Name uestions for Reporting Purpos			
16. What kind of debts do you have?	16a. Are your debts primaril as "incurred by an individual of the line 16b. ☑ Yes. Go to line 17. 16b. Are your debts primaril	ly consumer debts? Considual primarily for a personal dual primarily for through the constant of the	al, family, or househ ess debts are debts gh the operation of	old purpose." that you incurred to the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid th funds will be availab for distribution to unsecured creditors?	paid that funds will be availa No. at Yes.		empt property is excluded ditors?	and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million O million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million I	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 74. Sign Below				A.:
For you	I have examined this petition, a and correct. If I have chosen to file under C or 13 of title 11, United States proceed under Chapter 7.	Chapter 7, I am aware that Code. I understand the reli	l may proceed, if eli ef available under e	gible, under Chapter 7, 11,12, ach chapter, and I choose to
	If no attorney represents me al fill out this document, I have of I request relief in accordance vi understand making a false state connection with a bankruptcy or both. 18 U.S.C. §§ 152, 134. Is/ Brandon Washington Signature of Debtor 1 Executed on 8/4/2016 MM / DD	otained and read the notice with the chapter of title 11, if atement, concealing proper case can result in fines up to 1, 1519, and 3571.	required by 11 U.S United States Code ty, or obtaining mon to \$250,000, or impr	.C. § 342(b). specified in this petition. ney or property by fraud in isonment for up to 20 years,
	www.r.bb		e -Kandaran arang arang ang ang ang ang ang ang ang ang ang	MM / DD / YYYY

Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main Page 73 of 76 Document Fill in this information to identify your case: Debtor 1 Brandon Washington First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part & Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Brandon Washington Signature of Debtor 1 Signature of Debtor 2 Date 8/4/2016 Date MM/DD/YYYY MM/DD/YYYY ·

Within 2 years before you filed for bar creditors, or other parties.	nkruptcy, did you give a financial st	atement to anyone about your	business? Include all financial instituti	lons
☑ No				
Yes. Fill in the details below.	Date issued	endir. Switzere		
	A variable to the control of the con			
Name	MM/DD/YYYY			
Number Street		·		
City State	Zip Code			
and correct. I understand that making a	i false statement, concealing prope	erty, or obtaining money or pro	penalty of perjury that the answers are t perty by fraud in connection with a	true
bankruptcy case can result in fines up to	o \$250,000, or imprisonment for up	to 20 years, or both. 18 U.S.C.	§§ 152, 1341, 1519, and 3571.	
Signature of Debtor 1	non apparent	Signature of Deb	tor 2	
Date 8/4/2016		Date		
Did you attach additional pages to You	r Statement of Financial Affairs for	Individuals Filing for Bankrup	tcy (Official Form 107)?	
STREET				
No	The state of the s			
Yes				
Yes Did you pay or agree to pay someone w	rho is not an attorney to help you fil	l out bankruptcy forms?		
Yes	rho is not an attorney to help you fil	Attach the <i>Banl</i>	cruptcy Petition Preparer's Notice,	
Yes Did you pay or agree to pay someone w	rho is not an attorney to help you fil	Attach the <i>Banl</i>	cruptcy Petition Preparer's Notice, d Signature (Official Form 119).	
Yes Did you pay or agree to pay someone w	rho is not an attorney to help you fil	Attach the <i>Banl</i>		
Yes Did you pay or agree to pay someone w	rho is not an attorney to help you fil	Attach the <i>Banl</i>		
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Case 16-25277 Doc 1 Filed 08/05/16 Entered 08/05/16 16:08:26 Desc Main UNITED STATES BANGED FTCY COURT
Northern District of Illinois

In re:		Washington, Brai	ndon	Case No	4 1/3 4	
		Debtor(s)		Chapter:	Chapter13	
			VERIFICATION C	F CREDITOR MATRIX		
	The abov			ed list of creditors is true and co		nowledge.
Date:	448	8/4/2016		/s/ Washington, Brandon	B 1 44 1	
***************************************	***************************************			Washington, Brandon Signature of Debtor	Bisselve Wilshop	2
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16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. 16b. Fill in the number of people in your household. 2 16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. 2art 3. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) 18. Copy your total average monthly income from line 11. \$2.163.24 19b. Subtract line 19a from line 18. \$2.163.24	Debt	or 1 Brandon CASE TO-23277 DOC 1 FT First Name Middle Name	DOCUMENTAL	Pane 7	eu go/go/10 6 of 76	10.08.20 (if known)	Desci	/lalli	
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16b. Fill in the number of people in your household. 2 1c. Fill in the median family income for your state and sice of household To find a list of applicable median income amounts, go critine using the link specified in the separate instructions for this form. This fist may also be available at the bankuptcy derks office. 17c. If the 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1255(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. 1832. Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4) 1852. Copy your total average monthly income from line 11. 195. Deduct the marital adjustment if it applies. If you are married, your spouse's income, copy the amount from line 13. 196. Subtract line 196 from line 18. 207. Calculate your current monthly income for the year. Follow these steps: 208. Copy line 199. 209. Copy the median family income for the year. Follow these steps: 209. Copy the median family income for your state and size of household from line 16c. 197. Experiment the state of the period is 3 years. Go to Part 4. 209. Use the median family income for your state and size of household from line 16c. 209. Experiment period is 3 years. Go to Part 4. 200. Signature of Debtor 1 201. Signature of Debtor 1 202. Copy the median family income for your state and size of household from line 16c. 203. Signature of Debtor 1 204. If you decked 17a, do NOT fill out of file from 122C-2.				ī.					į
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1325(b)(9). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. 23 Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) 24 Copy your total avarage monthly income from line 11. 25 Lif3.24 26 Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 27 July 192. If the marital adjustment does not apply, fill in 0 on line 193. 28 Lift the marital adjustment does not apply, fill in 0 on line 193. 29 Subtract line 19a from line 18. 20 Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form. 252,958.88 20c. Copy the median family income for your state and size of household from line 16c. 253,896.00 263,896.00 27 Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. 28 Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 29 Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 20 Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 20 Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 21 Line 20b is less than line 20c. Unless ot		17a. Line 15b is less than or equal to line 16c. On the U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill	top of page 1 of this fo out <i>Calculation of Disp</i>	om, check i posable inc	oox 1, <i>Disposable ii</i> ome (Official Form	ncome is not deten 122C-2).	mined under	11	
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19b. Subtract line 19a from line 18. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form. 20c. Copy the median family income for your state and size of household from line 16c. 11. How do the lines compare? ✓ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. ✓ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. ★ /s/ Brandon Washington Signature of Debtor 1 Date 8/4/2016 MM//DD/YYYY If you checked 17a, do NOT fill out or file Form 122C-2.	19.	Deduct the marital adjustment if it applies. If you are no commitment period under 11 U.S.C. § 1325(b)(4) allows you	named, your spouse is a to deduct part of you	s not filing w r spouse's iı	rith you, and you co ncome, copy the ar	intend that calcular nount from line 13.	ing the		
20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form. 20c. Copy the median family income for your state and size of household from line 16c. 11. How do the lines compare? 12. Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. 13. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. 21. Sign Below 22. By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. 23. Is Brandon Washington 24. Signature of Debtor 1 25. Signature of Debtor 1 26. Signature of Debtor 2 26. Date 8/4/2016 27. MM/DDYYYY 28. If you checked 17a, do NOT fill out or file Form 122C-2.		19a. If the marital adjustment does not apply, fill in 0 on line	19a.					-\$0.00	
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Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form. \$25,958.88 20c. Copy the median family income for your state and size of household from line 16c. \$83,896.00 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. ** Isl Brandon Washington ** Signature of Debtor 1 Date ** MM//DD/YYYY* If you checked 17a, do NOT fill out or file Form 122C-2.	20.	Calculate your current monthly income for the year. Fo	ollow these steps:						
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If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	(B)	MM/DD/YYYY		N	IM/DD/YYYY				
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.		If you checked 17a, do NOT fill out or file Form 122C-2	·					4.6%	
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